

LEDFORD, WU & BORGES, LLC
105 W. Madison, 23rd Floor, Chicago, IL 60602
(312)853-0200 Fax: (312)873-4693

ATTORNEY RETENTION CONTRACT

FOR OFFICE USE ONLY
Client No. 64772
Responsible attorney: SP

1. **Parties.** In this contract, "Client" means the undersigned, both individually and jointly; "Attorney" means the law firm of Ledford & Wu and its staff attorneys. This contract shall supersede any prior contracts and agreements between the parties to the extent of any inconsistency.

2. **Services and Fees:** Client retains Attorney for the following services:

Chapter 7 (prepetition service only): \$ 495 PLUS \$335 filing fee (court cost)

Client retains Attorney for the sole purpose of preparing and filing a Chapter 7 bankruptcy petition (without the required summary, schedules and statements). Attorney's duty to further counsel and represent Client ends, and the attorney-client relationship is terminated, at the end of the first week after commencement of the case, unless the parties enter into a separate retention contract for postpetition services within that period. If no such contract is executed, Attorney may file a motion to withdraw from the case.

Chapter 7 (service through discharge): \$ _____ PLUS \$335 filing fee (court cost)

TOTAL: \$ 830 less retainer received: \$ 100 Fee balance: \$ 730 To be paid by: 10/23/16

The legal fee is an advance payment retainer security retainer classic retainer, and is a flat fee unless otherwise stated. Attorney is unable to represent Client without receiving an advance payment retainer since a security retainer will be within the reach of Client's creditors. Should hourly billing be necessary, Attorney's billing rates are \$300-\$350/hour for senior partners, \$250/hour for junior partners and associates, and \$90/hour for law clerks. The filing fee and expenses are subject to change at any time. The billing rates are subject to an annual review and potential increase every calendar year.

The legal fee covers the initial consultation and all subsequent work. All fees required in this section are to be paid in full before filing. The case may be closed if the fees are not paid by the deadline. Additional legal fees and court costs may apply, and a separate contract may be required, in the event of conversion from one chapter to another, amending a petition, list, schedule or statement post-filing not due to Attorney's fault, attending additional creditors' meetings, reopening of a closed case, unnecessary work caused by Client's delay, or any other fact not known to Attorney in writing at the time of the initial consultation that complicates the case. NSF checks will be assessed a \$20 fee.

3. **Scope of Representation:**

(a) Attorney will counsel and represent Client in all aspects of the above matter(s) EXCEPT: (1) adversary proceedings; (2) § 722 redemption; (3) judicial lien avoidance; (4) post-discharge litigation; (5) appeals; (6) other:

(b) Attorney may agree, but is not obligated, to represent Client in the above excluded matters for an additional fee, to be agreed upon separately by the parties.

4. **Initial Consultation.** Client acknowledges that Attorney has explained the following (please initial):

CW The options of Chapter 7 and Chapter 13 and that Client has made the choice identified in Paragraph 2

CW The concepts of exemption, discharge and dischargeability, and pre-filing and post-filing procedures

CW The difference among various types of retainer and that Client has made the choice identified in Paragraph 4

CW *TIME IS OF THE ESSENCE. Any delay on Client's part may disqualify Client for the type of relief elected or otherwise adversely affect Client's case. Attorney may not be able to file the case, or take other necessary actions, until all requested documents and/or information, including but not limited to a certificate of credit counseling, are received by Attorney*

Other (specify): _____

Client understands that the advice given during the initial consultation is preliminary and based on the information available at the time, and may change as the case is further analyzed, more facts discovered, or Client's circumstances or the law changed.

5. **Client's Duties.** Client agrees, during the course of representation, to:

(a) provide Attorney with full, accurate and timely information, financial and otherwise;

(b) follow Attorney's procedures and cooperate with Attorney in providing requested documents;

(c) promptly inform Attorney of any change of address, phone number, e-mail address or employment, or activation of military duty;

(d) inform Attorney before buying, selling, refinancing or transferring any real property in which Client has any interest, and before incurring any new debt, including but not limited to applying for an auto loan, personal loan, payday loan or title loan, applying for a credit card or line of credit, or using an existing credit card or line of credit; and

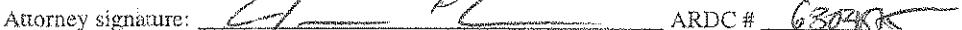
(e) promptly inform Attorney if Client becomes entitled to an inheritance, an asset as a result of a property settlement agreement with Client's spouse or a divorce decree, life insurance proceeds, or a monetary judgment, award or settlement.

6. **Co-counsel.** Client understands that more than one attorney may work on this case. Where necessary, Client agrees to employ one or more of the following outside counsel, at Attorney's expense, to work on this case: Kathleen W. Vaught, Kelly M. Johnson, Wayne J. Skelton, Christina Banyon, David Hall Carter, and _____.

7. **Termination.** Client may discharge Attorney at any time, subject to payment of any fee owed for the services already rendered. Attorney may terminate the representation as permitted by the Illinois Rules of Professional Conduct and Local Bankruptcy Rules. Any flat fee for a bankruptcy case is advance payment for future services, becomes Attorney's property upon receipt, and is nonrefundable upon filing of the petition. In the event the representation is terminated by either party before filing and Client has paid Attorney more than \$300, Attorney will provide Client with a detailed itemization of the services rendered in support of any fee charged at the rate set forth in Paragraph 4, Client will reimburse Attorney for any expenses, including those that otherwise would be free of charge, and Client authorizes Attorney to apply the filing fee and any payment for expenses that have not been incurred towards the attorney's fee, subject to the requirements set forth herein.

X  X

Date: 10 / 23 / 15

Attorney signature:  ARDC # 63024K

BILLBUSTERS
Ledford, Wu and Borges, LLC

Attorneys at Law
105 W. Madison, 23rd Floor, Chicago, IL 60602
(312)853-0200 Fax: (312)873-4693

CONSULTATION AGREEMENT

FOR OFFICE USE
Client No. 64972
Interviewing Attorney
Date: 10/23/15

THIS AGREEMENT IS REQUIRED BY FEDERAL LAW (11 U.S.C. § 528(a))

1. **Parties:** In this contract, "Client" means the undersigned, both individually and jointly; "Attorney" means the law firm of Ledford, Wu & Borges, LLC and its staff attorneys.
2. **Purpose:** Client has requested the opportunity to consult with and obtain information and advice from Attorney concerning options for relief from debts, which may include filing bankruptcy. This agreement is for purposes of that consultation only.
3. **Client's Duties:** In order for Attorney to give meaningful advice, Client agrees to give accurate, honest, full and fair disclosure of financial information concerning income over the past three years from all sources, monthly living expenses, the type and amount of all debts (including names and addresses of all creditors), all assets and property owned by the client, wherever located and by whomever held, and any additional information determined by Attorney to be relevant.
4. **Services:** The attorney agrees to provide Client with the following services:
 - a. analyzing Client's financial circumstances based on information provided by Client;
 - b. to the extent possible, advising Client of bankruptcy options and non-bankruptcy options based on the information provided by Client;
 - c. if Client has not provided Attorney with sufficient information upon which to fully advise Client on Client's options, informing Client what additional information Client needs to provide in order to enable Attorney to provide such advice and information;
 - d. where applicable, advising Client of the requirements placed upon Client to file a bankruptcy; and
 - e. to the extent possible, quoting a fee for providing bankruptcy and/or nonbankruptcy assistance to Client

5. **Fees (check one):**

A consultation fee will be waived if Client decides not to retain Attorney, in which case the attorney-client relationship shall terminate at the conclusion of the interview

Client agrees to pay \$ _____ in nonrefundable consultation fee

In the event Client decides to retain Attorney, this consultation becomes billable and is covered by the legal fee charged for the case, and a new written contract, as well as a Court-Approved Retention Agreement if applicable, must be signed by Client and Attorney, which shall supersede this agreement. The new agreement(s) will also provide a detailed explanation of the parties' obligations and a breakdown of the costs.

6. **Acknowledgement:** Client acknowledges that the first date upon which Attorney provided any bankruptcy assistance to Client is the date noted above, and that Attorney provided Client with a copy of this agreement and the disclosure and information mandated by Section 527(b) of the Bankruptcy Code.

X Catherine Walker

X

Date: 10/23/15

Attorney Signature: J. PL

ARDC #: 6304575

AT&T U-verse
PO Box 5014
Carol Stream, IL 60197

AT&T U-verse
P.O. Box 64794
Saint Paul, MN 55164

ATT Uverse
P.O.Box 5014
Carol Stream, IL 60197

Blitt and Gaines PC
661 W. Glenn Avenue
2015 M1 123855
Wheeling, IL 60090

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Capital One
P.O. Box 6492
Carol Stream, IL 60197

Children's Place
P.O. Box 9025
Des Moines, IA 50368-9025

Childrens Place/Citicorp Credit Services
Attn: Citicorp Credit Services
Po Box 20507
Kansas City, MO 64195

Comcast
1255 W. North Ave.
Chicago, IL 60622

Comcast
PO Box 3002
Southeastern, PA 19398-3002

Credit Management, LP
Attn: Bankruptcy
Po Box 118288
Carrolton, TX 75011

Credit One
P.O. Box 60500
City of Industry, CA 91716

Credit One Bank
PO Box 98873
Las Vegas, NV 89193

Dept Of Ed/Nelnet
Attn: Claims
Po Box 82505
Lincoln, NE 68501

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Greenwood Park
4710 S Greenwood Ave,
Chicago, IL 60615

IC Systems, Inc
444 Highway 96 East
Po Box 64378
St Paul, MN 55164

Macy's
4000 W. Diversey
Chicago, IL 60639

Macy's
PO Box 8218
Mason, OH 45040

Midland Funding
2365 Northside Dr
Suite 300
San Diego, CA 92108

Portfolio Recovery
Attn: Bankruptcy
Po Box 41067
Norfolk, VA 23541

Purco Fleet Services
136 S Main St
Spanish Fork, UT 84660

Quierra Stuckey
NEEDS TO PROVIDE

Rent Recover Llc
220 Gerry Drive
Wood Dale, IL 60191

Simon & McClosky Ltd.
120 W. Madison, Suite 1100
2014 M1 012294
Chicago, IL 60602

SpringLeaf Fiancial
PO box 790368
Saint Louis, MO 63179

Springleaf Financial S
601 Nw 2nd St
Evansville, IN 47708

State Farm Insurance
P.O.Box 2363
2014 M1 012294
Bloomington, IL 61702

State Farm Mutual Automobile Ins.
One State Farm Plaza
2014 M1 012294
Bloomington, IL 61710

State Farm, Auto Claim Central
PO Box 221
47-4811-318
Dupont, WA 98327

Subrogation Division I
136 S Main St
Spanish Fork, UT 84660

Victoria Secret
PO Box 2036
Warren, MI 48090

Victoria Secret
PO Box 182789
Columbus, OH 43218

Victoria's Secret
PO Box 659728
San Antonio, TX 78265

Visa Dept Store National Bank
Attn: Bankruptcy
Po Box 8053
Mason, OH 45040

World Financial Network Bank
P.O. Box 182125
Columbus, OH 43218-2125